

UNITED STATES OF AMERICA
BEFORE THE
OFFICE OF THRIFT SUPERVISION

In the Matter of:

First Federal Savings Bank
San Antonio, Texas

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No.: DAL-96-24

Dated: October 7, 1996

ORDER TERMINATING CEASE AND DESIST FOR AFFIRMATIVE RELIEF:
OTS RESOLUTION NO. DAL-91-62, DATED JUNE 19, 1991

WHEREAS, on April 13, 1994, the Office of Thrift Supervision ("OTS") approved the sale of the assets and liabilities of First Federal Savings Bank, San Antonio, Texas ("FFSB") and effected the dissolution of FFSB on November 27, 1995;

WHEREAS, the OTS is authorized by Section 8 of the Federal Deposit Insurance Act, 12 U.S.C. Section 1818, to issue enforcement orders, including orders to cease and desist where it is of the opinion that grounds exist for the issuance of such orders, and each such order remains effective and enforceable as provided therein, except to the extent that it is modified or terminated by action of the OTS;

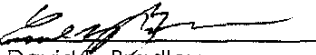
WHEREAS, the Regional Directors of the OTS have delegated authority to determine whether to terminate outstanding enforcement orders, such as OTS ORDER NO. DAL-91-62, issued against FFSB;

WHEREAS, the OTS, acting by and through its Midwest Regional Director ("Regional Director") or designee, has reviewed and considered the above referenced sale and dissolution of FFSB and determined that there is an adequate basis to terminate the Order;

NOW THEREFORE, THE OTS ORDERS AS FOLLOWS:

1. The OTS Order, In the Matter of First Federal Savings Bank, San Antonio, Texas,
Resolution No. DAL-91-62, dated June 19, 1991, is hereby terminated.
2. This Order shall become effective on the date of its issuance by the Midwest
Region of the OTS.

OFFICE OF THRIFT SUPERVISION

BY: 
David E. Bradley
Regional Deputy Director
Midwest Region
On Behalf of OTS